PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: Mail Stop ISSUE FEE Commissioner for Patents

Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450 or Fax (571)-273-2885

INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks I through 5 should be completed where appropriate All Interthe correspondance including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block I, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

maintenance fee notificatio	ns.						
CURRENT CORRESPONDEN		Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.					
27123 7	590 11/15/	2006					
MORGAN & FI 3 WORLD FINAN NEW YORK, NY	I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (5/1) 273-2883, on the date indicated below.						
				Joseph C. Redmond (By EFS) (Depositor's name			
			(Signature)				
			February 8, 2007 (Date)				
APPLICATION NO.	FILING DATE		FIRST NAMED INVE		ATTORN	IEY DOCKET NO.	CONFIRMATION NO.
10/785,025	02/25/2004	3/2007					9035
TITLE OF INVENTION: ELECTRONIC PAYMENT SCHEMES IN A MOBILE ENVIRONMENT FOR SHORT-RANGE TRANSACTIONS							
APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE D	UE PREV. PAID ISSU	E FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1400	\$300	\$0		\$1700	02/15/2007
EXAMINER		ART UNIT	CLASS-SUBCLASS				
AUGUSTIN, EVENS J		3621	705-064000				
Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).			For printing on the patent front page, list (1) the names of up to 3 registered patent attorneys or agents OR, alternatively,				
☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.			(2) the name of a single firm (having as a member a 2				
☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. Use of a Customer Number is required.			registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is 3 listed, no name will be printed.				
3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)							
PLEASE NOTE: Unless an assignce is identified below, no assignce data will appear on the patent. If an assignce is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.							
(A) NAME OF ASSIGNEE (B) RESIDENCE: (CITY and STATE OR COUNTRY)							
NOKIA CORP		ESPOO, FINLAND					
Please check the appropriate assignee category or categories (will not be printed on the patent): 🔲 Individual 🖾 Corporation or other private group entity 🛄 Government							
4a. The following fee(s) are submitted: 4b. Payment of Fee(s): (Please first reapply any previously paid issue fee shown above)							
Issue Fee		A check is enclosed.					
Publication Fee (No			☐ Payment by credit card. Form PTO-2038 is attached. ☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any				
Advance Order - # o	of Copies4_	overpayment, to Deposit Account Number 13-4500 (enclose an extra copy of this form).					
5. Change in Entity Statu		(Order No. 4208-4169). b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).					
NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.							
Authorized Signature _	Ineny C. F			ruary 8			
Typed or printed nameJoseph C. Redmond			Registration No. 18,753				
This collection of information is required by 3 CFR 1.311. The information is required to obtain or retain a benefit by the policy which is to file (and by the USPTO or process) an application. Confidentiality is governed by 35 US. CI. 22 and 3 CFR 1.41. This collection is estimated to she 12 minutes to complete, including attention, prenating, and the complete confidence of the confidence of the complete confidence of the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time your equire to complete this form and/or suggestions for reducing this burden, should be seen to the Chief Information Officer, U.S. Patertain and Tandemark (U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 2231-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450. Alexandria, Virginia 2231-1450.							

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.